

**Information to identify the case:**

Debtor 1	<u>William V. Mitchell</u>	Social Security number or ITIN	<b>xxx-xx-5662</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-20348-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William V. Mitchell

5/13/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William V. Mitchell  
 Debtor

Case No. 20-20348-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db +William V. Mitchell, 147 Wayne Drive, Lower Burrell, PA 15068-2632  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15191753 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15191758 +Cbna, PO Box 6217, Sioux Falls, SD 57117-6217  
 15191759 +Cbna, Attn: Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 15191762 +Consolidated Ambulance Network, PO Box 447, Ford City, PA 16226-0447  
 15191766 First Bankcard, PO Box 2557, Omaha, NE 68103-2557  
 15191768 Lower Burrell Volunteer Fire Co #3, PO Box 18210, Pittsburgh, PA 15236-0210  
 15191773 +Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 15191775 Shop Your Way Mastercard, PO Box 9001104, Louisville, KY 40290-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:50:49 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM May 14 2020 07:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15191755 +EDI: CAPITALONE.COM May 14 2020 07:18:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 15191757 EDI: CAPITALONE.COM May 14 2020 07:18:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15191756 +EDI: CAPITALONE.COM May 14 2020 07:18:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 15191760 EDI: COMCASTCBLCENT May 14 2020 07:18:00 Comcast, PO Box 70219,  
 Philadelphia, PA 19176-0219  
 15191761 +EDI: COMCASTCBLCENT May 14 2020 07:18:00 Comcast, 300 Corliss Street,  
 Pittsburgh, PA 15220-4864  
 15191765 EDI: DISCOVER.COM May 14 2020 07:18:00 Discover Financial, Attn: Bankruptcy Department,  
 PO Box 15316, Wilmington, DE 19850  
 15191764 EDI: DISCOVER.COM May 14 2020 07:18:00 Discover Financial, PO Box 15316,  
 Wilmington, DE 19850  
 15191763 EDI: DISCOVER.COM May 14 2020 07:18:00 Discover Card, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 15191767 EDI: RMSC.COM May 14 2020 07:18:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914  
 15191769 E-mail/PDF: MerrickBKNotifications@Resurgent.com May 14 2020 03:53:40 Merrick Bank,  
 PO Box 660702, Dallas, TX 75266-0702  
 15191771 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 14 2020 03:54:54  
 Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001  
 15191770 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 14 2020 03:54:18  
 Merrick Bank/CardWorks, PO Box 9201, Old Bethpage, NY 11804-9001  
 15191772 EDI: RMSC.COM May 14 2020 07:18:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942  
 15191774 +E-mail/Text: jennifer.chacon@sp servicing.com May 14 2020 03:52:11  
 Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250,  
 Salt Lake City, UT 84165-0250  
 15192628 +EDI: RMSC.COM May 14 2020 07:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15191777 +EDI: RMSC.COM May 14 2020 07:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 PO Box 965060, Orlando, FL 32896-5060  
 15191776 +EDI: RMSC.COM May 14 2020 07:18:00 Synchrony Bank/Lowes, PO Box 956005,  
 Orlando, FL 32896-0001  
 15191779 +EDI: RMSC.COM May 14 2020 07:18:00 Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 15191778 +EDI: RMSC.COM May 14 2020 07:18:00 Synchrony Bank/Sams, PO Box 965005,  
 Orlando, FL 32896-5005  
 15191781 +EDI: WTRRN BANK.COM May 14 2020 07:18:00 Target, Attn: Bankruptcy, PO Box 9475,  
 Minneapolis, MN 55440-9475  
 15191780 +EDI: WTRRN BANK.COM May 14 2020 07:18:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
 15191782 EDI: WTRRN BANK.COM May 14 2020 07:18:00 Target Card Services, PO Box 660170,  
 Dallas, TX 75266-0170

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee f  
 15191754\* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 34

Date Rcvd: May 13, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2004-HE7, Mortgage Pass-Through Certificates, Series 2004-HE7 c/o Select Portfolio Servicing, Inc. bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor William V. Mitchell julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com; pa07@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5